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Adm. Stansfield Turner will retire from the Navy at the end of this month, but will remain as director of central intelligence, a CIA spokesman

said yesterday. Turner, 55, has retained, his Navy rank since becoming head of the Central Intelligence Agency in March 1977

Spokesman Herbert Hetu said Turner has been planning on retiring from the Navy for some time. He gave no reason for Turner's decision at this; no reason for Turner's decision at this later was a Rhodes scholar before ris-time, but other sources close to the being rapidly to senior rank and major admiral indicated that he has given up hope of becoming either chief of naval operations or chairman of the Joint Chiefs of Staff. Both jobs were filled last summer.

Some Navy sources indicated that a factor in Turner's decision may have been a new law limiting the amount of government income a military reti-

ree can receive after Jan. 10 if he or she holds a federal job

As CIA director, Turner is paid \$57,-500 a year.

CIA sources indicated that, in addition, Turner will be eligible on retirement to receive about \$23,000 in military pension, equivalent to roughly half of the full retirement pension he would receive if he were not on a federal payroll elsewhere.

A native of Chicago, Turner-graduated from the Naval Academy as a classmate of President Carter and command in the Navy.

As chief of the CIA, Turner forced some 800 veteran employes out of the agency in a housecleaning designed to improve- the CIA's public standing and efficiency in the wake of a series of scandals.

Critics have accused him of undermining CIA morale and harming the effectiveness of U.S. intelligence...